

In re:
Christopher Ampil Wipatothai
Renee-Lynn Carlos Wipatothai
Debtors

Case No. 17-16038-SY
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin

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Date Rcvd: Aug 29, 2022

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Ampil Wipatothai, Renee-Lynn Carlos Wipatothai, 2225 Dorado St., Corona, CA 92879-7700
37945340	+ Columbia Emergency Medical Group, 3075 E. Imperial Hw Ste 200, Brea, CA 92821-6753
38018375	+ Del Rey at Corona Ranch, FirstService Residential, 15241 Laguna Canyon Rd, Irvine CA 92618-3146
37945345	+ Memorial Care Health System, Patient Financial Services, PO BOX 20894, Fountain Valley, CA 92728-0894
37945350	+ Subaru, P.o.Box 901037, Fort Worth, TX 76101-2037
38018374	+ Subaru, PO Box 901037, Forth Worth TX 76101-2037

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Aug 30 2022 04:13:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Aug 30 2022 04:13:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ Email/Text: ecfbnc@aldridgepite.com	Aug 30 2022 00:16:00	PennyMac Loan Services, LLC, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
37945336	+ EDI: TSYS2	Aug 30 2022 04:13:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
37945335	+ EDI: TSYS2	Aug 30 2022 04:13:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
37945339	EDI: CAPITALONE.COM	Aug 30 2022 04:13:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
37945338	+ EDI: CAPITALONE.COM	Aug 30 2022 04:13:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
38018376	+ EDI: CAPITALONE.COM	Aug 30 2022 04:13:00	Capital One Best Buy, PO Box 30253, Salt Lake City UT 84130-0253
37945342	EDI: DISCOVER.COM	Aug 30 2022 04:13:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
37952410	EDI: DISCOVER.COM	Aug 30 2022 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
37945341	+ EDI: DISCOVER.COM	Aug 30 2022 04:13:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
37945344	EDI: IRS.COM	Aug 30 2022 04:13:00	internal Revenue Services, P.o.Box 24017, Fresno, CA 93779
38102487	EDI: JPMORGANCHASE	Aug 30 2022 04:13:00	JP Morgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix,

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			AZ 85038-9505
37945346	Email/Text: EBN@Mohela.com	Aug 30 2022 00:16:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
37953676	Email/Text: EBN@Mohela.com	Aug 30 2022 00:16:00	U S Dept of Education/MOHELA, 633 Spirit Drive, Chesterfield, Mo 63005
37945347	+ Email/Text: electronicbkydocs@nelnet.net	Aug 30 2022 00:16:00	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
37945348	+ Email/Text: electronicbkydocs@nelnet.net	Aug 30 2022 00:16:00	Nelnet, 3015 S Parker Rd, Aurora, CO 80014-2904
37983831	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 30 2022 00:16:00	Nelnet obo Educational Credit Management Corp, Education Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
38128455	EDI: PRA.COM	Aug 30 2022 04:13:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
38119493	EDI: PRA.COM	Aug 30 2022 04:13:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
37945349	+ Email/PDF: ebnotices@pnmac.com	Aug 30 2022 00:21:48	PennyMac, P.o.Box 514387, Los Angeles, CA 90051-4387
38013919	+ Email/PDF: ebnotices@pnmac.com	Aug 30 2022 00:21:49	PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
38131282	EDI: Q3G.COM	Aug 30 2022 04:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
37945352	+ EDI: RMSC.COM	Aug 30 2022 04:13:00	Syncb/Ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
37945351	+ EDI: RMSC.COM	Aug 30 2022 04:13:00	Syncb/Ashley Homestore, Po Box 965064, Orlando, FL 32896-5064
37945354	+ EDI: RMSC.COM	Aug 30 2022 04:13:00	Synchrony Bank, 950 Forrer Blvd, Kettering, OH 45420-1469
37945353	+ EDI: RMSC.COM	Aug 30 2022 04:13:00	Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
37945356	+ EDI: RMSC.COM	Aug 30 2022 04:13:00	Synchrony Bank/Floor & Decor, C/o Po Box 965036, Orlando, FL 32896-0001
37945355	+ EDI: RMSC.COM	Aug 30 2022 04:13:00	Synchrony Bank/Floor & Decor, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
37945357	+ EDI: WFFC.COM	Aug 30 2022 04:13:00	Wells Fargo, Wells Fargo Bank, Po Box 5185, Sioux Falls, SD 57117-5185
37945358	+ EDI: WFFC.COM	Aug 30 2022 04:13:00	Wells Fargo, Po Box 84712, Sioux Falls, SD 57118-4712
38001001	EDI: WFCCSBK	Aug 30 2022 04:13:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, Mac F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
37945337		Cap1/bstby
37945343		HOA

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TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2022 at the address(es) listed below:

Name	Email Address
Alexander K Lee	on behalf of Creditor PennyMac Loan Services LLC ecfcacb@aldridgepite.com, ak1@ecf.courtdrive.com
Christopher M McDermott	on behalf of Creditor PennyMac Loan Services LLC ch11ecf@aldridgepite.com, CMM@ecf.inforuptcy.com;cmcdermott@aldridgepite.com
Joseph C Delmotte	on behalf of Creditor PennyMac Loan Services LLC ecfcacb@aldridgepite.com, JCD@ecf.inforuptcy.com;jdelmotte@aldridgepite.com
Joseph C Delmotte	on behalf of Interested Party Courtesy NEF ecfcacb@aldridgepite.com JCD@ecf.inforuptcy.com;jdelmotte@aldridgepite.com
Julie J Villalobos	on behalf of Joint Debtor Renee-Lynn Carlos Wipatothai julie@oaktreelaw.com oakecfmail@gmail.com;villalobosjr51108@notify.bestcase.com
Julie J Villalobos	on behalf of Debtor Christopher Ampil Wipatothai julie@oaktreelaw.com oakecfmail@gmail.com;villalobosjr51108@notify.bestcase.com
Rod Danielson (TR)	notice-efile@rodan13.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Christopher Ampil Wipatthai	Social Security number or ITIN	xxx-xx-8941
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Renee-Lynn Carlos Wipatthai	Social Security number or ITIN	xxx-xx-6416
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 6:17-bk-16038-SY			

Order of Discharge – Chapter 13

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IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Ampil Wipatthai

Renee-Lynn Carlos Wipatthai

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/29/22

Debtor 2 Discharge Date: 8/29/22

Dated: 8/29/22

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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For more information, see page 2 >

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.